

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PATRICK W. DENNISON
DESIREE M. DENNISON
Debtor(s)

Case No. 17-23368GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/22/2017.
- 2) The plan was confirmed on 10/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/26/2018, 05/31/2018, 01/22/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/16/2020.
- 5) The case was completed on 10/27/2023.
- 6) Number of months from filing or conversion to last payment: 74.
- 7) Number of months case was pending: 81.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$85,236.80.
- 10) Amount of unsecured claims discharged without full payment: \$82,097.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$273,038.17
Less amount refunded to debtor \$3,134.14

NET RECEIPTS: \$269,904.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,707.46
Court Costs \$0.00
Trustee Expenses & Compensation \$12,770.84
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,478.30

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	29,997.00	29,374.29	29,374.29	29,374.29	3,910.97
AMERICAN EXPRESS BANK FSB	Unsecured	966.00	1,004.46	1,004.46	458.08	0.00
BANK OF AMERICA NA**	Unsecured	4,722.00	4,443.15	4,443.15	2,026.30	0.00
DISCOVER BANK(*)	Unsecured	3,130.00	3,130.49	3,130.49	1,427.66	0.00
GUARDIAN PROTECTION SERVICES(Unsecured	225.00	1,756.43	1,756.43	801.02	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,416.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	8,037.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,108.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,531.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	8,462.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	7,001.00	7,001.92	7,001.92	3,193.23	0.00
MOHELA O/B/O SOFI	Unsecured	108,044.00	111,039.06	111,039.06	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O DEP	Unsecured	83,478.00	84,952.36	84,952.36	0.00	0.00
PA DEPARTMENT OF LABOR & INDU\$	Priority	3,045.00	1,035.32	1,035.32	1,035.32	0.00
PA DEPARTMENT OF LABOR & INDU\$	Secured	NA	2,010.49	2,010.49	2,010.49	722.16
PENNYMAC LOAN SERVICES LLC	Priority	0.00	1,450.00	1,450.00	1,450.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	259,918.00	261,005.31	0.00	169,351.65	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	2,689.55	2,689.55	2,689.55	0.00
PERITUS PORTFOLIO SERVICES*	Secured	23,367.00	23,145.45	23,145.45	23,145.45	3,281.13
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,780.00	3,899.80	3,899.80	1,778.50	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	454.00	454.79	454.79	207.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,277.00	3,386.07	3,386.07	1,544.22	0.00
QUANTUM3 GROUP LLC AGNT - MO\$	Unsecured	3,953.00	4,082.41	4,082.41	1,861.78	0.00
QUANTUM3 GROUP LLC AGNT - MO\$	Unsecured	1,923.00	1,856.00	1,856.00	846.43	0.00
QUANTUM3 GROUP LLC AGNT - MO\$	Unsecured	731.00	839.37	839.37	382.79	0.00
SOFI LENDING CORP	Unsecured	34,925.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	85.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,733.00	1,807.50	1,807.50	824.31	0.00
TRANSWORLD SYSTEMS INC	Unsecured	100.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	140,740.00	141,032.86	141,032.86	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	225.84	225.84	102.99	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$169,351.65	\$0.00
Mortgage Arrearage	\$2,689.55	\$2,689.55	\$0.00
Debt Secured by Vehicle	\$52,519.74	\$52,519.74	\$7,192.10
All Other Secured	\$2,010.49	\$2,010.49	\$722.16
TOTAL SECURED:	\$57,219.78	\$226,571.43	\$7,914.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,485.32	\$2,485.32	\$0.00
TOTAL PRIORITY:	\$2,485.32	\$2,485.32	\$0.00
GENERAL UNSECURED PAYMENTS:	\$370,912.51	\$15,454.72	\$0.00

Disbursements:		
Expenses of Administration	<u>\$17,478.30</u>	
Disbursements to Creditors	<u>\$252,425.73</u>	
TOTAL DISBURSEMENTS :		<u>\$269,904.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.